

Information to identify the case:			
Debtor 1	<b>Henry B Lewis</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Margaret E Lewis</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>13-70258-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Henry B Lewis

Margaret E Lewis

8/16/18

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Henry B Lewis  
 Margaret E Lewis  
 Debtors

Case No. 13-70258-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: aala  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Aug 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2018.  
 db/jdb

at y +Henry B Lewis, Margaret E Lewis, 11311 Beechill Road, P.O. Box 67,  
 Mineral Point, PA 15942-0067  
 cr +vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street,  
 Pittsburgh, PA 15219-2719  
 13608299 +M&T Bank, successor in interest to M&T Credit Serv, 80 Holtz Drive,  
 Cheektowaga, NY 14225-1470  
 13608300 +Barber Oil Company, P.O. Box 268, Ebensburg, PA 15931-0268  
 13608301 +Chase Home Mortgage, P.O. Box 78420, Phoenix, AZ 85062-8420  
 13701831 +Department of Veterans Affairs, 2907 Pleasant Valley Blvd., Altoona, PA 16602-4305  
 +Dept. of Veterans Affairs, Office of Regional Counsel(642/02), 3900 Woodland Ave.,  
 Philadelphia, PA 19104-4551  
 13805077 +First National Bank of Pa., 4140 East State St., Hermitage, PA 16148-3401  
 13697699 +JPMorgan Chase Bank, National Association, Attn: Correspondence Mail, Mail code LA4,  
 700 Kansas Lane, Monroe, LA 71203-4774  
 13645912 +M&T Bank, PO Box 1508, Buffalo, New York 14240-1508  
 13608304 +Penelec, P.O. Box 3687, Akron, OH 44309-3687  
 13678939 +Pennsylvania Electric Co., 331 Newman Springs Rd., Building 3, Red Bank, NJ 07701-5688  
 13608305 +Pristow's Sales & Services, Inc., 1900 Bedford Street, Johnstown, PA 15904-1099  
 13724975 +U.S. Bank, N.A., successor trustee to L, Serviced by Select Portfolio Servicing,,  
 3815 South West Temple, Salt Lake City, UT 84115-4412  
 13853111 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 17 2018 01:59:43 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +EDI: BASSASSOC.COM Aug 17 2018 05:43:00 Capital One, N.A., Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083  
 cr +EDI: BASSASSOC.COM Aug 17 2018 05:43:00 eCAST Settlement Corporation,  
 c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083  
 13694513 +EDI: BASSASSOC.COM Aug 17 2018 05:43:00 Capital One, N.A., c/o Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 13656465 +E-mail/Text: bankruptcy@cavps.com Aug 17 2018 02:00:14 Cavalry Portfolio Services,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322  
 13608302 +EDI: RMSC.COM Aug 17 2018 05:43:00 GECRB/Care Credit, P.O. Box 960061,  
 Orlando, FL 32896-0061  
 13608303 E-mail/Text: camanagement@mtb.com Aug 17 2018 01:59:25 M&T Bank,  
 Lending Services, Customer Support, P.O. Box 900, Millsboro, DE 19966  
 14381420 E-mail/Text: peritus@ebn.phinsolutions.com Aug 17 2018 02:00:44  
 PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419  
 13688956 EDI: PRA.COM Aug 17 2018 05:43:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 13608306 E-mail/Text: philadelphia.bnc@ssa.gov Aug 17 2018 02:00:18 Social Security Administration,  
 300 Spring Garden Street, Philadelphia, PA 19123-2992  
 13608307 +EDI: RMSC.COM Aug 17 2018 05:43:00 Walmart/GEGRB, P.O. Box 530927,  
 Atlanta, GA 30353-0927  
 13608308 +EDI: WFFC.COM Aug 17 2018 05:43:00 Wells Fargo, P.O. Box 10475,  
 Des Moines, IA 50306-0475  
 13624209 EDI: WFFC.COM Aug 17 2018 05:43:00 Wells Fargo Bank NA, PO Box 10438,  
 Des Moines IA 50306-0438

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, et al..  
 cr SELECT PORTFOLIO SERVICING INC. as servicer for U.  
 cr U.S. Bank, N.A., successor trustee to LaSalle Ban  
 cr\* PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419  
 cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412  
 TOTALS: 3, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-7

User: aala  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 28

Date Rcvd: Aug 16, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 18, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2018 at the address(es) listed below:

Christopher A. DeNardo on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, et al... pabk@logs.com  
Christopher J. Davis on behalf of Creditor M&T Bank, successor in interest to M&T Credit Services, LLC cjd@sgkpc.com, pms@sgkpc.com  
James Warmbrodt on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2005-HE1, Asset-Backed Certificates Series 2005-HE1 bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor SELECT PORTFOLIO SERVICING INC. as servicer for U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2005-H bkgroup@kmlawgroup.com  
Kenneth P. Seitz on behalf of Joint Debtor Margaret E Lewis thedebterasers@aol.com  
Kenneth P. Seitz on behalf of Debtor Henry B Lewis thedebterasers@aol.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 8